

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN THE MATTER OF:
JULIO ALBERTO RIVAS RODRIGUEZ
Petitioner (s)

CASE NO: 23-00245 ESL
CHAPTER 13

NOTICE OF MODIFY PLAN

TO THE HONORABLE COURT:

COME (S) NOW, debtor(s) through the undersigned attorney and respectfully state(s),
allege(s) and pray(s) as follows:

1. Debtor's original plan was dated and filed January 31th, 2023 (docket #2).
2. That debtor(s) is submitting an amended plan dated July 13th, 2023.
3. The purpose of the amended plan is to: Part 2; Section 2.1 (clarify months of payments and plan base); Part 3: Section 3.2 (clarify estimated total debt).
Part 3: Section 3.7 (clarify estimated total debt).
4. The plan herein attached complies with the provisions of sections 11 USC § 1322 and §1325 and is a confirmable plan. The plan has been proposed in good faith and not by any means forbidden by law. The value as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claims is not less than the amount that would be paid on such claims if the estate of the debtor were liquidated under chapter 7 of the Bankruptcy Code on such date; and Debtor will be able to make all payments under the plan and to comply with the plan.

WHEREFORE, it is respectfully requested from this Honorable Court to: ORDER THE
CONFIRMATION OF DEBTOR(S) AMENDED PLAN ACCORDINGLY.

NOTICE

Within fourteen (14) days after service as evidence by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the objection will be deemed unopposed and may be granted unless: (1) the requested relief is forbidden by law. (2) The requested relief is against public policy; or (3) in the opinion of the Court, the interest of justice requires otherwise. If you file a timely response, the court may-in its discretion-schedule a hearing.

WE HEREBY CERTIFY, that on this same date and by regular U.S. Mail, copy of this motion has been sent to all interested parties mentioned in attached master address list.

Respectfully Submitted

In Hatillo to San Juan, Puerto Rico, this July 13th, 2023.

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ELECTRONICALLY FILED
S/ Jaime Rodríguez-Pérez
USDC- PR 221011

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

In Re:
JULIO ALBERTO RIVAS RODRIGUEZ

xxx-xx-1862

Case No.: **23-00245 ESL**

Chapter 13

☒ Check if this is a pre-confirmation amended plan

☐ Check if this is a post confirmation amended plan

Proposed by:

☐ Debtor(s)

☐ Trustee

☐ Unsecured creditor(s)

If this is an amended plan, list below the sections of the plan that have been changed.

2.1; 3.2 and 3.7

Puerto Rico Local Form G

Chapter 13 Plan dated July 13, 2023 .

PART 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. The headings contained in this plan are inserted for reference purposes only and shall not affect the meaning or interpretation of this plan.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you must file a timely proof of claim in order to be paid under this plan, unless ordered otherwise.

If a claim is withdrawn by a creditor or amended to an amount less than the amount already disbursed under the plan on account of such claim: (1) The trustee is authorized to discontinue any further disbursements to related claim; (2) The sum allocated towards the payment of such creditor's claim shall be disbursed by the trustee to Debtor's remaining creditors. (3) If such creditor has received monies from the trustee (Disbursed Payments), the creditor shall return funds received in excess of the related claim to the trustee for distribution to Debtor's remaining creditors. (4) If Debtor has proposed a plan that repays his or her creditors in full, funds received in excess of the related claim shall be returned to the Debtor.

The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

PART 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make payments to the trustee as follows:

PMT Amount	Period(s)	Period(s) Totals	Comments
\$1,085.00	1 Months	\$1,085.00	
\$1,208.00	23 Months	\$27,784.00	
\$1,650.00	36 Months	\$59,400.00	

Debtor **JULIO ALBERTO RIVAS RODRIGUEZ**Case number **23-00245**

Subtotals	60 Months	Total plan base \$88,269.00
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Insert additional lines if needed

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner:*Check all that apply*

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
- ☒ Debtor(s) will make payments directly to the trustee.
- ☐ Other (specify method of payment): _____

2.3 Income tax refunds:

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will comply with 11 U.S.C. § 1325(b)(2). If the Debtor(s) need(s) to use all or a portion of such "Tax Refunds," Debtor(s) shall seek court authorization prior to any use thereof.

2.4 Additional payments:*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

PART3: Treatment of Secured Claims**3.1 Maintenance of payments and cure of default, if any.***Check one.*

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.*Check one.*

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

- ☒ The Debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the Debtor(s) state that the value of the secured claim should be as set out in the column headed Amount of Secured Claim. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below. If no monthly payment is listed below, distribution will be pro-rated according to section 7.2.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed Amount of Secured Claim will retain the lien on the property interest of the Debtor(s) or the estate(s) until the earlier of:

(a) Payment of the underlying debt determined under nonbankruptcy law, or

(b) Discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor. See Bankruptcy Rule 3015.

Name of Creditor	Estimated Amount of Creditor's Total Claim	Collateral	Value of Collateral	Amount of Claims Senior to Creditor's Claim	Amount of Secured Claim	Interest Rate %	Monthly PMT to Creditor	Estimated Total of Monthly PMTs
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Debtor JULIO ALBERTO RIVAS RODRIGUEZ				Case number 23-00245				
Name of Creditor	Estimated Amount of Creditor's Total Claim	Collateral	Value of Collateral	Amount of Claims Senior to Creditor's Claim	Amount of Secured Claim	Interest Rate %	Monthly PMT to Creditor	Estimated Total of Monthly PMTs
SMALL BUSINESS ADM	\$109,486.01 Claim 6-1	FOOD TRUCK; EQUIPMENT INVENTORY; FOOD INVENTORY; PERSONAL CHECKING ACCOUNT NUMBER	\$16,930.00		\$16,930.00	3.5%		\$18,479.17
					Months	Starting on Plan Month		

Insert additional claims as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien Avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The Debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor(s) request that upon confirmation of this plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of creditor	Collateral
COOPACA	SAVINGS AND SHARES ACCOUNT NUMBER 1700: COOPACA, ARECIBO BRANCH
FREEDOMROAD FINANCIAL	2019 ROYAL INFIELD INT 650
CANDEL COOP	SHARES ACCOUNT NUMBER 9764: (TOYOTA TACOMA)
CANDEL COOP	SHARES ACCOUNT NUMBER 6357: (KIA RIO)
POPULAR AUTO	2020 INFINITI QX50

Insert additional claims as needed.

3.6 Pre-confirmation adequate protection monthly payments ("APMP") to be paid by the trustee.

☒ Payments pursuant to 11 USC §1326(a)(1)(C):

Name of secured creditor	\$ Amount of APMP	Comments
CANDEL COOP (TOYOTA TACOMA)	277.00	Counting from the filing of proof of claim until order confirmation plan.
CANDEL COOP (KIA RIO)	152.00	Counting from the filing of proof of claim until order confirmation plan.

Insert additional claims as needed.

Pre-confirmation adequate protection payments made through the plan by the trustee are subject to the corresponding statutory fee.

3.7 Other secured claims modifications.*Check one.*☐ **None.** If "None" is checked, the rest of § 3.7 need not be completed or reproduced.☒ Secured claims listed below shall be modified pursuant to 11 U.S.C. § 1322(b)(2) and/or § 1322(c)(2). Upon confirmation, the trustee shall pay the allowed claim as expressly modified by this section, at the annual interest rate and monthly payments described below. Any listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If no monthly payment amount is listed below, distribution will be prorated according to plan section 7.2.

Name of creditor	Claim ID#	Claim Amount	Modified interest rate	Modified term (Months)	Modified P&I	Property taxes (Escrow)	Property Insurance (Escrow)	Total monthly payment	Estimated total PMTs by trustee
CANDEL COOP (TOYOTA TACOMA)	Claim #8	\$26,878.97	6.75%						\$31,744.27
		<input checked="" type="checkbox"/> To be paid in full 100%						Starting on Plan Month	
CANDEL COOP (KIA RIO)	Claim #7	\$13,186.05	6.75%						\$15,572.83
		<input checked="" type="checkbox"/> To be paid in full 100%						Starting on Plan Month	

*Insert additional claims as needed.***PART 4: Treatment of Fees and Priority Claims****4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may vary during the term of the plan, nevertheless are estimated for confirmation purposes to be 10 % of all plan payments received by the trustee during the plan term.

4.3 Attorney's fees*Check one.*☐ **Flat Fee:** Attorney for Debtor(s) elect to be compensated as a flat fee for their legal services, up to the plan confirmation, according to LBR 2016-1(f).**OR**☒ **Fee Application:** The attorneys' fees amount will be determined by the court, upon the approval of a detailed application for fees and expenses, filed not later than 14 days from the entry of the confirmation order.

Attorney's fees paid pre-petition:

\$ 500.00

Balance of attorney's fees to be paid under this plan are estimated to be:

\$ 4,000.00

If this is a post-confirmation amended plan, estimated attorney's fees:

\$ _____

4.4 Priority claims other than attorney's fees and those treated in §§ 4.5, 4.6

Debtor JULIO ALBERTO RIVAS RODRIGUEZCase number 23-00245*Check one.*☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.☒ The Trustee shall pay in full all allowed claims entitled to priority under §507, §1322(a)(2), estimated in **\$7,543.07****Name of priority creditor**
INTERNAL REVENUE SERVICE - CLAIM 14-4**Estimate amount of claim to be paid**
\$7,543.07*Insert additional claims as needed.***4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.***Check one.*☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.**4.6 Post confirmation property insurance coverage***Check one.*☐ **None.** If "None" is checked, the rest of § 4.6 need not be completed or reproduced.☒ The Debtor(s) propose to provide post confirmation property insurance coverage to the secured creditors listed below:

Name of creditor insured	Insurance Company	Insurance coverage beginning date	Estimated insurance premium to be paid	Estimated total payments by trustee
CANDEL COOP, MATURITY DATE 12/28/2026	EASTERN AMERICAN INSURANCE COMPANY	01/28/2027	\$58.00	\$406.00
Disbursed by:				
<input checked="" type="checkbox"/> Trustee				
<input type="checkbox"/> Debtor(s)				
CANDEL COOP, MATURITY DATE 03/01/2026	EASTERN AMERICAN INSURANCE COMPANY	04/01/2026	\$53.00	\$848.00
Disbursed by:				
<input checked="" type="checkbox"/> Trustee				
<input type="checkbox"/> Debtor(s)				

PART 5: Treatment of Nonpriority Unsecured Claims**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. If more than one option is checked, the option providing the largest payment will be effective.

Check all that apply.

- ☐ The sum of \$ _____.
- ☐ _____% of the total amount of these claims, an estimated payment of \$_____.
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.
- ☐ If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$_____.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.*Check one.*☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.**5.3 Other separately classified nonpriority unsecured claims.***Check one.*☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

PART 6: Executory Contracts and Unexpired Leases

- 6.1** The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.



None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

PART 7: Vesting of Property of the Estate & Plan Distribution Order

- 7.1** **Property of the estate will vest in the Debtor(s) upon**

Check the applicable box:



Plan confirmation.



Entry of discharge.



Other: _____

- 7.2** **Plan distribution by the trustee will be in the following order:**

(The numbers below reflect the order of distribution; the same number means prorated distribution among claims with the same number.)

1. Distribution on Adequate Protection Payments (Part 3, Section 3.6)
1. Distribution on Attorney's Fees (Part 4, Section 4.3)
1. Distribution on Secured Claims (Part 3, Section 3.1) – *Current contractual installment payments*
2. Distribution on Post Confirmation Property Insurance Coverage (Part 4, Section 4.6)
2. Distribution on Secured Claims (Part 3, Section 3.7)
2. Distribution on Secured Claims (Part 3, Section 3.1) – Arrearage payments
3. Distribution on Secured Claims (Part 3, Section 3.2)
3. Distribution on Secured Claims (Part 3, Section 3.3)
3. Distribution on Secured Claims (Part 3, Section 3.4)
3. Distribution on Unsecured Claims (Part 6, Section 6.1)
4. Distribution on Priority Claims (Part 4, Section 4.4)
5. Distribution on Priority Claims (Part 4, Section 4.5)
6. Distribution on Unsecured Claims (Part 5, Section 5.2)
6. Distribution on Unsecured Claims (Part 5, Section 5.3)
7. Distribution on General Unsecured claims (Part 5, Section 5.1)

Trustee's fees are disbursed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

PART 8: Nonstandard Plan Provisions

- 8.1** **Check "None" or list the nonstandard plan provisions**



None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

Each paragraph below must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

- 8.2 This Section modifies LBF-G, Part 2, Section 2.3: Income Tax Refunds to be used to fund the plan:**

Tax refunds will be devoted each year, as periodic payments, to fund the plan until the plan's completion. The tender of such payments shall deem the plan modified by such amount, increasing the base without the need of further Notice, Hearing or Court Order. If the Debtor(s) need(s) to the use all or portion of such "Tax Refunds", Debtor(s) shall seek Court's authorization prior to any use of funds.

- 8.3 This Section modifies LBF-G, Part 3, Sections 3.1, 3.3, 3.4 & 3.7 : Retention of Lien :**

The lien holder of any allowed secured claim provided for by the plan in its Part 3, will retain its lien according to the terms

Debtor JULIO ALBERTO RIVAS RODRIGUEZ

Case number 23-00245

and conditions provided by 11 USC 1325 (a)(5)(B)(i)(I) & (II).

8.4 This Provision Supplements Part 3 to provide for the Lifting of the 362(a) Stay:

Debtor consents the relief from automatic stay in favor of Freedom Road Financial, related to 2019 motorcycle Royal Enfield. The vehicle is in debtor's possession. Debtor will surrender motor vehicle. Debtor instructs to the trustee do not distribute payments to creditor's Freedom Road Financial as secured, without prejudice for creditor to amend its claim and recover as unsecured creditor if a deficiency arises.

8.5 This Provision Supplements Part 3 to provide for the Lifting of the 362(a) Stay:

Debtor consents the relief from automatic stay in favor of Popular Auto de PR related to 2020 Infiniti QX50. IT is in debtor's possession. Debtor's instructs to the trustee do not distribute payments to creditor's Popular Auto de PR as secured, without prejudice for creditor to amend its claim and recover as unsecured creditor if a deficiency arises.

Insert additional lines as needed.

PART 9: Signature(s)

/s/ JAIME RODRIGUEZ PEREZ

JAIME RODRIGUEZ PEREZ

Signature of Attorney of Debtor(s)

Date July 13, 2023

/s/ JULIO ALBERTO RIVAS RODRIGUEZ

JULIO ALBERTO RIVAS RODRIGUEZ

Date July 13, 2023

By filing this document, the attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.